

Employer
Sponsored

GROUP BENEFITS

Contract Year July 1, 2018 - June 30, 2019

City of Albuquerque





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This brochure is intended for summary purposes only. In all cases only the official plan documents control the administration and operation of the plans. Please be aware that some of the benefits listed in the various tables have limitations. See your Summary of Benefits and Coverage (SBC) for more details. This brochure does not constitute a contract of employment nor does it change your employment-at-will status.

Your employer retains the right to modify benefits or premiums during annual contract negotiations to obtain benefits for employees.



Rules and Regulations – Guidelines for Enrollment

These rules and regulations apply to employees of the City of Albuquerque and government entities that have elected to participate in the same insurance plans. There may be differences in eligibility between entities. For example, not all governing bodies of the entities have approved allowing an employee's domestic partner and his/her children to be eligible for insurance coverage. Entities also differ in the employer contribution towards insurance premiums. Please check with your employer's Benefits Office for clarification. Employees with family members working for any participating entity may not double cover any family member on the same group insurance plan.

Who is Eligible:

- Regular employees (including those on probation)
- Elected officials
- Legal spouse of an employee
- Domestic Partner of an employee*
- Children who are under age 26 AND meet at least one of the following criteria:
 - Natural child of the employee, spouse or domestic partner
 - Placed in the employee's home and in process of being adopted by the employee, spouse or domestic partner
 - Adopted by the employee, spouse or domestic partner
 - Court order that requires the employee, spouse or domestic partner provide health insurance coverage for the child
 - Court document that shows the employee, spouse or domestic partner has full, permanent custody of the child
 - Children over age 26 may **continue** participating in the group insurance plans if they are physically or mentally disabled and are not eligible for any other plan. This continuation is subject to normal enrollment guidelines and documentation approved by the insurance carrier.

* A domestic partner is defined as a person of the same or opposite sex who lives with the employee in a long-term relationship of indefinite duration and has not been married to anyone during the previous 12 months. There must be an exclusive mutual commitment similar to that of marriage, in which the partners agree to be financially responsible for each other's welfare and share financial obligations. These benefits are also available to the domestic partner's children provided that the child meets the definition of eligibility stated above. Note the criteria and required documents in the *Changing Benefit Elections* section.

Benefit Options:

Options vary by participating entity but may include:

Medical Insurance	Auto & Home Insurance
Dental Insurance	Legal Insurance
Vision Insurance	Short Term Disability Insurance
Term Life Insurance	
Flexible Spending Accounts (Medical, Dependent Care, Parking/Transit)	

Coverage Options

Employee Only	Employee Plus Spouse or Domestic Partner
Single Parent	Family

Changing Benefit Elections and Qualifying Life Events:

Many of the rules for enrollment and eligibility are made by the Internal Revenue Service because they allow your salary to be reduced by the premiums you pay before taxes are calculated (Internal Revenue Code Section 125.) Only medical, dental, vision and flexible spending account benefits listed on the above benefit options are deducted on a pre-tax basis. Other benefit options are post-tax. Important rules to know are:

Once you have made an election during your initial enrollment period of 31 days from your hire date then you are **locked into that decision until the next open enrollment**.

Exceptions to this are qualifying life events. Please note: Qualifying Life Events do not allow you to change your Presbyterian Gym Membership election. The only time to elect participation, or disenrollment, is during open enrollment.

You must provide documentation of the Life Event and log into PeopleSoft Employee Self Service (ESS) to enroll within **31 days of the Life Event**. Documents should be scanned and you will be prompted to upload them during your Life Event entry in ESS. Qualifying Life Events and acceptable documents are:

- **Marriage** - Marriage certificate
- **Domestic Partnership meeting eligibility requirements** – Affidavit* and three proofs of financial interdependence
- **Termination of Domestic Partnership agreement – Affidavit of Termination of Domestic Partnership form must be complete.**
- **Divorce** – Court issued, date stamped, divorce decree (Ex-spouses are ineligible for coverage after the divorce except through COBRA. Divorce not reported timely may result in full responsibility of claims and loss of COBRA rights.)
- **Birth** – Hospital certificate/ Proof of birth is acceptable to add your dependent. Birth certificate is required upon receipt
- **Death** – Death certificate
- **Change in employment status** affecting benefits eligibility (for you or your spouse) - Letter/form from employer that is notification of the job change, coverage ending or new eligibility period of your Spouse/Domestic Partner's employer
- **Open Enrollment** – If you are adding a dependent for which you have not yet established proof of your relationship then you must do so at this time.
- **Involuntary loss of coverage** – Official notification of involuntary loss
- **Dependent child losing eligibility** - Official notification of loss
- **Dependent change of residence** that affects benefits eligibility - Documentation of the change or a letter explaining the change
- **Dental Insurance Only – dependent child between the ages of 2 and 3** may be added to a plan in which you are already enrolled – you must submit a written request

* The **Affidavit of Domestic Partnership**: is a City form and legal document in which both the employee and the domestic partner swear that they meet the following criteria:

- Both are unmarried and have been for at least 12 months
- Reside in the same residence for at least 12 months and intend to do so indefinitely
- Meet the age requirements for marriage in the state of New Mexico
- Are not related by blood to the degree prohibited in a legal marriage in the State of New Mexico
- Are financially responsible for each other's welfare and share financial obligations

In addition to the notarized affidavit, **three** of the following documents are also required.

- Joint lease/mortgage or ownership of property
- Jointly owned motor vehicle, bank or credit account (only one qualifies)
- Domestic partner named as beneficiary of the employee's life insurance
- Domestic partner named as beneficiary of the employee's retirement benefits
- Domestic partner named as primary beneficiary in the employee's will
- Domestic partner assigned as power of attorney or legal designee by the employee
- Both names on a utility bill
- Both names on an investment account

Adding a Domestic Partner can be done through Employee Self Service (ESS). The Affidavit of Domestic Partnership can be found on the City's website in the forms section of HR>Employee Benefits.

The Federal Government does not recognize domestic partners as qualified dependents and therefore the premium paid for their coverage cannot be pre-tax. In addition, the employee must pay tax on the portion of the premium paid by the city for the domestic partner and his/her covered children. Employees wanting to change benefit elections involving a domestic partner must adhere to the same rules regarding qualifying events.

Delayed Enrollment: Missing the initial enrollment period, 31-day qualifying event period or the annual open enrollment period, may result in **delayed enrollment**, a delay in notification of loss of coverage and **paying for coverage no longer provided (such as for an ex-spouse.)** Alternatively, delayed entry may result in double deductions for premiums due for backdated coverage. The effective date will depend on the event.

Name/Address Changes: It is important to keep your employer and the insurance plans informed when you experience a name and/or address change to prevent a disruption of service and receipt of important policy information. Please make updates yourself through PeopleSoft Employee Self Service. Address changes in ESS will automatically be communicated to the vendors. An employee's name change requires uploading a Social Security Card with the new name on it.

Effective Date of Coverage, Changes and/or Terminations:

New Employees – Coverage begins on your hire date which is the first day of the pay period. Pay periods begin on Saturday and are two weeks long. New Employee Orientation (NEO) is usually held on Monday following the beginning of a pay period. You have 31 days from your hire date to complete the online enrollment process and upload verification of dependent eligibility.

- **Qualifying Life Events** – Coverage begins on the first day of the pay period following your event date. Three exceptions to this are for the birth of a child, marriage and divorce. The coverage begins on the date of birth if documentation and online entry are completed within the 31-day enrollment period. Delaying the entry of a Life Event may result in extra deductions for premiums due. Losing or gaining eligibility for Medicaid allows a 60-day enrollment period.

An ex-spouse or domestic partner is not eligible to continue participation in the insurance program, except through COBRA (see the next page). Therefore, when the divorce decree is uploaded into PeopleSoft and the Divorce Life Event is entered, the end of coverage will be back dated to the day following the court stamped date on the decree.

- **Reinstatement** – An employee who is terminated from the City and subsequently reinstated is eligible to re-enroll in benefits through ESS by selecting the Life Event "I had a Life Status Change Not Listed Above." The required document is the letter of reinstatement. The effective date of coverage will be the first day of the pay period following the reinstatement.
- **Open Enrollment**-This is a three week (or longer) period established annually (usually in May/June) that allows all benefits eligible employees to make changes to their benefit elections without having experienced a qualifying life status change. Annual premium changes also occur at this time and will automatically be updated on the 1st paycheck containing July 1st, without you having to make a new election.

Benefit changes elected during open enrollment are effective on July 1st or if you are cancelling coverage then the last day of coverage will be June 30th. It is the only time to make benefit changes without a Qualifying Life Event.

Effective 7/1/2016 Presbyterian Health Plan offers the option of a gym membership for no additional premium. The only time to elect participation, or disenrollment, is during open enrollment.

- **Termination of Coverage**

Insurance ends at the end of the pay period in which the event occurs. Exceptions to this are

- Retirees' coverage stops at the end of the month prior to the PERA retirement date
- Dependents reaching the age limit lose coverage at the end of the month after their 26th birthday
- Ex-spouses lose coverage the day after the divorce is final
- Domestic Partners lose coverage the end of the pay period in which the termination notice is signed.

Double Coverage:

Neither you, nor your spouse, domestic partner nor dependent child who works for the City, or one of our participating entities (i.e. Sandoval County), may be double covered on medical, dental, vision or voluntary term life. The only exception to this is when you or your spouse/domestic partner is retiring or terminating and the only alternative to double coverage is a gap in coverage. Double coverage can last no longer than two weeks with proper documentation.

Insurance Premium and Benefit Plan Participation Payments:

The City pays a substantial portion of medical, dental and vision premiums regardless of the coverage options you elect. Your benefit payments are deducted for coverage during the same two week period for which you are paid. Your earnings are reduced by your portion of the medical, dental and vision insurance premiums before Federal, State and FICA taxes are calculated, thereby saving you money.

Leave Without Pay/FMLA/Military Leave:

Employees are responsible for paying their Group Health Premiums regardless of receiving a paycheck. This means if your employment status is "active" and you do not receive a paycheck then you will be responsible for paying the employee AND the employer portion of your medical, dental, vision premiums, and also your current deduction(s) for other supplemental benefits in that period. You will be responsible for making payment arrangements through the Insurance and Benefits Office (contact information is provided in the back of this booklet). Payment arrangements depend on the situation and will be reviewed on an individual basis. Failure to either make payment arrangements or to make timely payments will result in cancellation of benefits back to the end of the pay period for which the premiums were paid.

NOTE: You are exempt from having to pay the employer's portion if you are on military leave or approved leave under the Family Medical Leave Act.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is the federal law that allows the employer to offer continued participation in medical, dental, and/or vision group insurance coverage if your employment terminates (18 months maximum) or your covered dependent loses eligibility (36 months maximum.) The Insurance & Benefits Office monitors when dependent children are approaching the end of eligibility on the last day of the month in which they turn 26 and will automatically cancel their coverage and have the notification of COBRA options mailed to them. Domestic partners of employees are eligible to continue coverage under COBRA when their eligibility ends under the active employee plans. Electing to continue coverage must be made within 60 days of the date eligibility was lost on the active employee plans or from the notification of the loss of coverage. Therefore, continued coverage will be offered to children losing eligibility or ex-spouses of employees whenever you submit documentation of the qualifying event. However, all the months since the coverage ended must be paid in order to reinstate coverage. The cost of the coverage is 102% of the full monthly premium. You will receive written notification of your rights and responsibilities after you upload documentation into PeopleSoft when you or your dependent experience an event that qualifies. Additional information is available in the Insurance and Benefits Office and on the City's website.



City of Albuquerque Employee Wellness Program

Delivers Practical and Effective Programs to Improve Health

- ❖ **Annual Health & Benefits Fair** at Convention Center in the fall.
- ❖ **BetterHealth Ambassadors*** - 29 employees were selected to serve in 2018 as liaisons between the City of Albuquerque BetterHealth Program and employees at their work locations. Ambassadors promote wellness among coworkers and engage them in campaigns. The Ambassador application process for 2019 will begin in October 2018.
- ❖ **Blood Pressure Stations*** - Self-monitoring blood pressure stations are set-up at 72 work locations for employees to take their own blood pressure readings.
- ❖ **Check. Change. Control.*** - A four-month self-monitoring blood pressure improvement program developed by American Heart Association. Registration opens in May.
- ❖ **Flu Shots** - Available at 25 work locations and Annual Health Fair.
- ❖ **Full Plate Weight Loss Program*** - NEW! Learn how to make food upgrades that gradually transform your current diet into a healthier one. Includes 16 lesson video curriculum to achieve weight loss, increase energy and improve health. Registration opens in January.
- ❖ **Good Measures Nutrition, Diabetes Prevention, Diabetes Connected Care, and Personalized Diabetes Support Programs*** - These programs combine the expertise of a registered dietitian with the power of robust websites and apps to help employees and family members make positive changes in their eating and exercise patterns. Many employees have maintained good health with the program and achieved healthy blood pressure, lipids, and weight loss.
- ❖ **Gym Membership Benefit**- All employees enrolled in the city's Presbyterian Health Plan are eligible for the gym membership benefit - no additional premium!
- ❖ **Health Screenings at Open Enrollment Meetings & Health Fair** - Your screening results will help you make decisions about adopting healthy lifestyle habits. Screenings include blood pressure, body mass index, waist measurement, lipid panel, blood sugar, and colorectal cancer screening assessment.
- ❖ **Healthy Weight Learning Academy** - June 14, 2018, 11am-1pm and 3pm-5pm at the Albuquerque Museum. Each 2-hour educational event includes a cooking demonstration and lunch or afternoon snack for participants. Registration open to employees and family members!

- ❖ **Mindfulness Based Stress Reduction (MBSR)*** – The regular use of mindfulness techniques is effective at reducing stress, blood pressure, depression, anxiety, and worry. It also helps with sleep and weight issues. Four 8-week classes offered each year.
- ❖ **Mobile Health Center** – For employees and family members age 2 and over enrolled in the city's Presbyterian Health Plan. Ten locations. No Co-Pay! Services range from preventive wellness exams to urgent care. Call 220-6562 to schedule an appointment.
- ❖ **Mobile Mammography Van** - Available at various work locations in May and October.
- ❖ **Mother's Room in City Hall*** –The room includes two private pumping stations, a refrigerator to store breast milk, and a nearby sink to wash supplies. Commercial grade breast pumps are available to mothers using Ameda Purely Yours Express breast pumps; these employees simply bring their own tubing.
- ❖ **Nuvita 6-week Weight Loss Challenge*** – NEW! Begins in the fall. Participants chart their progress with their own scale, web portal and mobile app. Participants also receive personalized coaching, tools to help them succeed, and great prizes!
- ❖ **Run for the Zoo...and Walk with Us, Too!*** – Join the City's team for a fun outdoor event the first Sunday in May. Employees choose from a 1 mile walk, 5K walk or run, 10K run, or half marathon. Free entry into BioPark Zoo, Aquarium, and Botanic Garden with race bib on race day!
- ❖ **Quit for Life Tobacco Cessation Program** - For employees, spouses, and domestic partners. To enroll, call 1-866-784-8454 or visit www.quitnow.net.
- ❖ **Wellness at Work Online Platform **** - This online portal is designed to help employees create personalized health improvement plans. Get started today by accessing Wellness at Work's powerful **Personal Health Assessment (PHA)** tool to identify your health risks and receive easy tools for making lifestyle changes. Simply answer a few questions and receive a personalized report instantly. *All benefits-eligible City of Albuquerque employees and their spouses or domestic partners will receive a \$25Big 5 or Sprouts gift card for completing the confidential PHA.* See instructions in this booklet.

How Do I Get Involved?

Stay up to date on wellness initiatives by checking announcements on Twitter @cabqbenefits, eweb at <http://eweb.cabq.gov>, or by visiting <http://www.cabq.gov/BetterHealth>.

Contact Us

- ❖ Lisa McNichol Gatan, CABQ Health and Wellness Coordinator, lgatan@cabq.gov, 768-2921
- ❖ Shannon Brady, CABQ Wellness Assistant, sbrady@cabq.gov, 768-3732

*Unfortunately AMAFCA is not eligible for this program.

**AMAFCA is encouraged to complete the PHA but they do not receive gift card.



COMPLETE YOUR Personal Health Assessment

Get a **\$25 GIFT CARD**

for Sprouts or Big 5 Sporting Goods

Instructions for CABQ Employees, Spouses & Domestic Partners ENROLLED in the city's Presbyterian Health Plan.

Step 1 – Using your Internet browser, go to the Presbyterian home page: www.phs.org

Step 2 – Click on the red myPRES Login tool in the upper right hand corner of the page.

- If you have already registered with myPRES, simply enter your User Name and Password, then click "Sign In" (skip ahead to Step 3)
- If you have not yet registered with myPRES, click on "Register for myPRES" located beneath "Login to myPRES" and complete the following on the myPRES Patient & Member Registration page:

1. ENTER YOUR PERSONAL INFORMATION

Have your member ID card available.

Enter your name and 11-digit ID number as they appear on your card. Click "Submit."

2. CREATE YOUR myPRES ACCOUNT

- Create your User ID. Type in a user name that you will be able to remember.
- Enter a password you will be able to remember. Your password must contain at least one number and a combination of letters and/or special characters (example: newpas\$x1). You must include at least 8 characters. Click "Submit."
- Proceed to Step 3.

Step 3 – IF YOU'RE ALREADY REGISTERED FOR myPRES and have signed in: Find "NEW Wellness at Work" image, click turquoise button "Access Your PHA"

Step 4 – Click on "Take Your PHA"

Step 5 – Within a month after you have completed the PHA you will receive a letter instructing you to take the letter to the Insurance & Benefits office to receive your gift card.

The PHA Provides:

- ✓ An analysis of your health behaviors
- ✓ A personalized profile of your health risks
- ✓ Steps you can take to improve your health

If you have questions about accessing the personal health assessment website, please call the phone number located on the back of your Member ID card.

BetterHealth
CITY OF ALBUQUERQUE
Better you.

Personal health information you provide is confidential. Aggregate data is used to plan wellness programs.



COMPLETE YOUR Personal Health Assessment

Get a **\$25 GIFT CARD**

for Sprouts or Big 5 Sporting Goods



Instructions for City of Albuquerque Benefits-eligible Employees, Spouses and Domestic Partners **NOT** Enrolled in CABQ Presbyterian Health Plan

Step 1 – Using your Internet browser, go to The Solutions Group home page www.solutionsbiz.com

Step 2 – Click on the Wellness at Work link. (Bottom left corner of webpage).

- If you have already registered with Wellness at Work, simply enter your User ID and Password, then click "Sign In." (Proceed to Step 3)
- If you have not yet registered with Wellness at Work, click "Register" on the right-hand side in the "All Other Users" box. You will be directed to the Wellness at Work Registration page. Please have your Employee Number handy.
 - Enter **PHP001365** as the Company Code and your Employee Number.
 - Select your Work Location from the drop-down box and enter your Home Address.
 - Complete the form, then click "Next"
 - Create your User ID. Type in a user name you will be able to remember.
 - Enter a password you will be able to remember. Your password must be at least 8 characters long and contain at least one number and a combination of letters and/or special characters (example: newpas\$x1).
 - Select your Security Question/Answer.
 - Click the "Register" button at the bottom of the page.

Step 3 – You will be taken to the Registration Confirmation page. **Please allow 2 business days for your account to be activated.**

Step 4 – Once you have entered the portal, you can take your Personal Health Assessment (PHA). (Top left corner of page)

Step 5 – Within a month after completing the PHA you will receive a letter instructing you to take the letter to the Insurance & Benefits office to receive your gift card.

The PHA Provides:

- ✓ An analysis of your health behaviors
- ✓ A personalized profile of your health risks
- ✓ Steps you can take to improve your health

If you have questions about accessing the PHA, please call The Solutions Group at 923-6030.

BetterHealth
CITY OF ALBUQUERQUE
Better you.

Personal health information you provide is confidential. Aggregate data is used to plan wellness programs.



Employee Health Services and The Employee Assistance Program (EAP)

*The most valuable asset of the
City of Albuquerque is its employees.*

Both City employees and the organization benefit when employees reach out to employee health services. We will assist both you and your family no matter what department you work with.

Employee counseling, crisis intervention, referral services, are for both employees and family members living in the home. Professional counselors offer assistance with concerns about relationships, grief, parenting, work issues, depression, anxiety, stress, and everything else life may toss your way.

We provide personal training for exercise and strength, body composition analysis, cardiovascular endurance testing, back strengthening, and a variety of health education classes: CPR, AED training, weight management, fitness testing, basic first aid, stress management, violence prevention, conflict resolution, and more.

Consultations for supervisors and managers who are concerned about employee's attendance, performance and behavior are also provided.

The only part of life we have control over is what we think. We can help you become very good at living well so you can look back on your life and feel respect for yourself, knowing you gave it your best, you played to win.

There is nothing more important than employee health.

Confidentiality

Your privacy is protected by strict confidentiality laws and regulations. The details of your discussions with our staff may not be released to anyone without your prior consent. Participation with employee health services and the EAP will not jeopardize your job or career.

*NOTE:
Unfortunately, AMAFCA and COG employees are not eligible for services.

(505) 768-4613
24/7/365 Emergency
On-Call Counselors
1-800-348-3232



**"The next best thing to being
wise oneself is to live in a
circle of those who are."**

- C.S. Lewis

City of Albuquerque

Biweekly Insurance Rates FY2019

July 1, 2018 - June 30, 2019

Medical Insurance	Employee pays 20% City pays 80%		
Presbyterian My Care Health Plan			
	Employee*	City	Total
Single	44.41	177.63	222.04
Couple	90.35	361.42	451.77
S/Parent	71.33	285.33	356.66
Family	130.40	521.59	651.99

Vision Insurance		Employee pays 20% City pays 80%	
VSP			
	Employee*	City	Total
Single	0.44	1.76	2.20
Couple	0.88	3.52	4.40
S/Parent	0.94	3.77	4.71
Family	1.53	6.13	7.66

Short-Term Disability Insurance		Employee Paid	
Hartford	Weekly Benefit = 60% base salary		
Age	Rate per \$10 of Weekly Benefit		
	Monthly Rate	BW Rate*	
<25	0.451	0.2082	
25-29	0.384	0.1772	
30-34	0.421	0.1943	
35-39	0.337	0.1555	
40-44	0.321	0.1482	
45-49	0.359	0.1657	
50-54	0.450	0.2077	
55-59	0.538	0.2483	
60-64	0.625	0.2885	
65+	0.687	0.3171	

Long-Term Disability Insurance		Employee Paid	
Hartford	Monthly Benefit = 60% base salary		
Age	Rate per \$100 of BW Salary		
	Monthly Rate	BW Rate*	
<30	0.218	0.1006	
30-39	0.338	0.1560	
40-44	0.446	0.2058	
45-49	0.641	0.2958	
50-54	0.835	0.3854	
55-59	0.997	0.4602	
60+	1.030	0.4754	

* Biweekly = monthly times 12 divided by 26

Dental Insurance	Employee pays 20% City pays 80%		
Delta Dental			
	Employee*	City	Total
Single	2.92	11.68	14.60
Couple	5.91	23.62	29.53
S/Parent	6.49	25.95	32.44
Family	8.78	35.14	43.92

Legal Insurance	Employee Paid		
Arag Legal	Employee*		
Single	8.63		
Employee +1	10.75		
Family	11.03		

Basic Life and AD&D			
Hartford (100% Paid by City \$.315 per \$1,000)			
Amount of coverage is 140% of gross annual salary			
Minumum		Maximum	
\$25,000		\$50,000	

Voluntary Term Life		Employee Paid	
Hartford Biweekly Rates Per \$1,000			
Age	Smoker	Non Smoker	
<30	0.0443	0.0215	
30-34	0.0550	0.0275	
35-39	0.0882	0.0443	
40-44	0.1218	0.0658	
45-49	0.2258	0.1271	
50-54	0.3381	0.1880	
55-59	0.4925	0.2709	
60-64	0.6248	0.3486	
65-69	0.9230	0.5198	
70-74	1.7577	0.9786	
75+	2.7290	1.5194	

*Spouse age limit is 75

Hartford Dependent Child Term Life			
Coverage	Rate		
\$2,500	0.24		
\$5,000	0.48		
\$7,500	0.72		
\$10,000	0.96		

Flexible Spending Account		
BASIC (medical, dependent care, parking or transit fee)		
\$4.30	City Paid Monthly Flex and Debit Card	
\$3.25	City Paid Monthly Parking Transit	

Medical Benefits at a Glance

Plan Benefits/Coverage		Active Option	Family Option		Independent Option	
			Adult	Child (Dependent to Age 26)	In-Network	Out-of-Network ¹
Individual Deductible		\$175 Individual \$350 Family	\$175 Individual \$350 Family		\$175 Individual \$350 Family	\$500 Individual \$1,000 Family
Annual Out-of-Pocket Maximum		\$6,350 Individual \$12,700 Family max	\$6,350 Individual \$12,700 Family max		\$6,350 Individual \$12,700 Family max	\$12,700 Individual \$25,400 Family max
Preventive Care ²		\$0	\$0	\$0	\$0	40%
Primary Care Provider Visit		\$35	\$40	\$10	\$40	40%
Specialist Provider Visit		\$50	\$55	\$40	\$55	40%
Behavioral Health Provider Visit		\$35	\$40	\$10	\$40	40%
Chiropractic and Acupuncture Each limited to 20 visits per plan year		\$50	\$55	\$40	\$55	40%
Outpatient Speech, Physical, and Occupational Therapy Up to 24 visits per year combined		\$50	\$55	\$40	\$55	40%
Colorectal Screening		\$0	\$0	\$0	\$0	40%
Diagnostic Lab and X-Ray		\$0	\$0	\$0	\$0	40%
Imaging and Scanning ^{3,4}		\$125 PET/MRI \$75 CT scan	\$200 PET/MRI \$125 CT scan	\$100 PET/MRI \$75 CT scan	\$125 PET/MRI \$75 CT scan	40%
Urgent Care ⁴		\$35 in network \$35 out network	\$40 in network \$40 out network	\$10 in network \$10 out network	\$45	\$45
Emergency Room Visit ⁴		\$200 includes all services and waived if admitted				
Emergency Medical Transportation ⁴		\$50 ground/\$100 air				
Hospital Inpatient Stay ^{3,4} Hospice/Skilled Nursing Care ^{3,4}		\$500 per admission	\$500 per admission	\$350 per admission	\$500 per admission	40%
Outpatient Surgery ^{3,4}		20% up to \$500 per visit	20% up to \$500 per visit	20% up to \$200 per visit	20% up to \$500 per visit	40%
Maternity Care – Prenatal and Postnatal		\$35 per visit up to \$200	\$40 per visit up to \$300 ⁵		\$40 per visit up to \$300 ⁵	40%
Infertility Services ⁴		50%				Not Covered
Durable Medical Equipment ^{3,4}		50%				
Home Healthcare		\$0				40%
Prescription Drugs						
Retail 30 days	Generic (Preferred)	\$10	\$10		\$10	Not Covered
	Brand (Preferred)	\$35	\$30		\$30	
	Brand (Non-Preferred)	\$55	\$50		\$50	
	Specialty Pharmaceuticals	20% up to \$400 per medication				
Mail 90 days	Generic (Preferred)	\$20	\$20		\$20	Not Covered
	Brand (Preferred)	\$87.50	\$75		\$75	
	Brand (Non-Preferred)	\$165	\$150		\$150	
Unique Service Reimbursement		\$150 per year	\$0 per year		\$250 per year	

¹ Out-of-network benefits are limited to reasonable and customary charges. You are responsible for any balance due above reasonable and customary charges. Deductible applies to all out-of-network services.

² For a complete list of preventive services, visit www.healthcare.gov/what-are-my-preventive-care-benefits.

³ Prior authorization required.

⁴ Subject to annual deductible.

⁵ Per pregnancy. Delivery subject to inpatient cost sharing and prior authorization.

Effective 7/1/2018

My Care Plan Options

Choosing a Plan



Presbyterian Health Plan has a long tradition of serving the employees of the City of Albuquerque and participating entities.

Choosing the best health coverage for you and your family can be confusing, but we can help make it simple. **One easy way to start evaluating which plan is best for you is to use Presbyterian's My Care plan comparison tool at www.phs.org/CABQ.** You can also review the plan information below and the detailed benefit grid on the next page.

The premium you pay each month is the same for all three My Care plan options, so it's important to understand which plan best fits your unique healthcare needs.

Plan Benefits/Coverage	Active Option	Family Option	Independent Option
Medical copays for employees and dependents over age 26	Lowest copays	Slightly higher copays for the most common services (\$5-\$10)	
Medical copays for dependents under age 26	Same copays as for employees and dependents over age 26	Significantly lower copays for many services (e.g., \$30 less for PCP visit)	Same copays as for employees and dependents over age 26
Prescription copays for brand-name drugs	Slightly higher copays for brand-name prescriptions (\$5 for 30-day supply)	Lowest copays for brand-name prescriptions	
Out-of-state coverage <i>Dependent students may receive limited medical care at a Student Health Center.</i>	Urgent or emergent care only		Receive in-network benefits when using the MultiPlan/PHCS network when outside of New Mexico
Out-of-network coverage	Urgent or emergent care only		Available at higher out-of-pocket cost
Maternity care <i>Prenatal and postnatal (not including delivery)</i>	Up to \$200 in copays per pregnancy	Up to \$300 in copays per pregnancy	
Unique Services Reimbursement Plan <i>Per family per calendar year. *See Group Subscriber Agreement for complete list of reimbursable services.</i>	Up to \$150 reimbursement for gym membership fees, vision care, scan and ambulance copays, sterilization, birth control and LASIK	No reimbursement	Up to \$250 reimbursement for prescription drugs, vision care, alternative therapies and hearing aids

The benefit information provided is a brief summary, not a comprehensive description of benefits, limitations and/or exclusions. For more information, contact us at (505) 923-7787 or refer to the Group Subscriber Agreement, which can be found online at www.phs.org/CABQ.

Choosing a PCP.

Having a PCP who you like and trust is essential to you and your family's good health. Your PCP may be a physician, a physician assistant or nurse practitioner within Presbyterian's Internal Medicine, Family Medicine or Pediatrics specialties.

Each family member can have their own PCP. We have teams to guide you through the process of finding a provider for you and your family.

- Presbyterian Member Advocate team **(505) 923-7787** or **1-855-261-7737**
- Presbyterian Medical Group Provider team **(505) 923-2011**
- If you need help finding a PCP at DaVita Medical Group, please call **(505) 262-7000**

Family Medicine

provides continuing, comprehensive healthcare for individuals and families.

Internal Medicine

focuses on the prevention, diagnosis and treatment of adult diseases.

Pediatrics

focuses on the physical, mental and social health and well-being of infants, children, adolescents and young adults.



Convenient Ways to Access Care



Direct access to medical advice 24 hours a day, seven days a week.

The PresRN nurse advice line is an easy way to speak with a registered Presbyterian nurse at no cost 24 hours a day, seven days a week, including holidays. Call **(505) 923-5570** or **1-888-730-2300**.



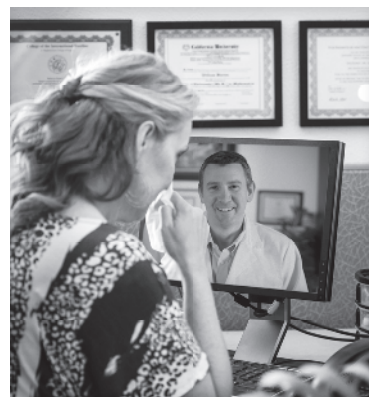
MyChart is a secure, web-based portal for direct communication to care teams.

MyChart allows members with a Presbyterian Medical Group provider to send electronic messages and communicate with their care team, request prescription renewals and schedule office or telephone visits. Members can also conveniently view their medical records, lab and radiology reports, procedures and test results.



See a provider anytime, day or night, with Video Visits.

This no cost, convenient option offers a new way to see a medical provider for nonemergency medical conditions via secure video through a smartphone, tablet or computer webcam. This is also a great option when you or your family members need to seek nonemergency care but aren't near a healthcare facility. For details, visit **www.phs.org/videovisits**.



Online Visits: healthcare, anywhere.

With Online Visits, powered by SmartExam, we can save you a trip to your provider's office. Through our online system, Presbyterian Medical Group providers diagnose, treat and prescribe medications. All you need to do is answer a few questions about your condition and then fill any prescriptions you receive at a pharmacy. **There is no cost for Online Visits at this time.** The online questionnaire takes a few minutes and, for many conditions, your treatment plan may be ready in about an hour. Online Visits is available to people 18 years of age and older who are Presbyterian patients. Online Visits is available 24/7. You can access Online Visits at www.phs.org/onlinevisits.



Assist America protects with worldwide travel assistance.

Presbyterian members have the protection of Assist America's global emergency travel assistance services 24 hours a day, 365 days a year. This unique program immediately connects members to providers, hospitals, pharmacies and other services when experiencing a medical emergency while traveling 100 miles or more away from a permanent residence or in another country. Download the FREE Assist America mobile app from the Apple Store or Google Play. **Log in with reference number 01-AA-PXI-10071** to conveniently access services and download a membership card to a mobile phone. You may also contact Assist America's Operations Center at **1-800-872-1414** (or **+1-609-986-1234** outside of the U.S.).



Supporting Your Wellness Journey



Healthy Solutions.

Presbyterian Healthy Solutions provides private, confidential health coaching by phone, video visit or email for you and your enrolled dependents over the age of 18 at no extra cost to you.

This service supplies direct coaching for health conditions such as asthma, COPD, weight management, high cholesterol, blood pressure control, and heart health or diabetes. It also helps members address other health concerns such as:

- How your weight can affect the way you feel physically or emotionally.
- What is a healthy weight for your body type?
- For those with diabetes, how combining diet, exercise and medicine (when prescribed) can help control your weight and blood sugar level.
- Recognizing high blood pressure.

Connect with a health coach to learn more, or to get started to commit to a healthier life today! Call **1-800-841-9705** or send an email to **HealthySolutions@phs.org**.



New Presbyterian Baby Benefits program.

This program for expectant mothers helps you have a healthy pregnancy and baby. In our three-step program, expectant mothers can earn gift cards for:

1. Completing your first prenatal visit;
2. Completing at least 10 prenatal care visits, or 80 percent or the recommended number of visits by your provider; and
3. Completing your postpartum visit after your baby is born.

For full details, you can pick up a Baby Benefits brochure at your benefit or HR office. You may also visit **www.phs.org/mypres**.



Value-Added Benefits



Discounts for acupuncture, massage therapy, chiropractic and more.

Our partnership with BenefitSource provides members-only discounts for alternative medicine and vision services. Members can simply present a Presbyterian member ID card to a participating provider and receive as much as 35 percent off services like massage therapy, hearing and vision hardware, and acupuncture and chiropractic treatments. For a list of participating providers, fee schedules and more, visit www.benefitsource.org/presbyterian or call (505) 237-1501 or 1-888-862-8659.



Pharmacy services.

We use a preferred drug list. The preferred drug list is a list of generic and brand-name medications that were selected to ensure the safe and clinically effective use of prescription medications while managing drug costs. Preferred generic drugs will cost you less. For a list of covered formulary drugs, go to www.phs.org/cabq.

Home delivery allows members to order up to a 90-day supply of maintenance prescriptions (as prescribed by a provider) and have them conveniently delivered to a specific address. To register for mail-order services, call OptumRx at 1-866-528-5829 or visit www.mycatamaranrx.com.



Create a personalized provider directory.

At www.phs.org/directory, members can look for providers who are close to work or home, find specific providers (including primary and specialty care providers), narrow the search to match preferences (such as a male or female provider) and find facilities and pharmacies.



Understanding More About Your Health Plan

No-Cost Healthcare Solutions

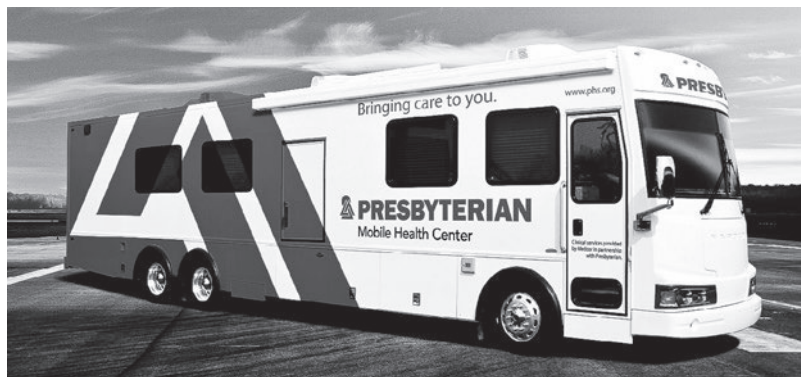


All Presbyterian Health Plan members through the City of Albuquerque and its participating entities have access to a growing statewide network. This includes an integrated health system of eight hospitals, a large medical group and a health plan network of more than 10,000 providers and facilities throughout New Mexico and border communities (listed at phs.org/directory).

Presbyterian's Mobile Health Center: Bringing care to you

It is important that you have a regular primary care provider (PCP), but with your health plan you also have access to the Presbyterian Mobile Health Center offering non-work-related routine healthcare and urgent care services exclusively to you and your enrolled dependents. The Mobile Health Center, a 45-foot van, travels to different locations, giving you the option to visit the health center wherever it is. Appointments are available for **no copay** on a scheduled or walk-in basis (as time permits). Standard out-of-pocket expenses will apply if you are referred outside the Mobile Health Center for more specialized services.

- The Mobile Health Center is staffed and equipped to diagnose and treat symptoms such as:
 - colds
 - coughs
 - sore throats
 - flu symptoms
 - ear aches
 - pink eye
 - sinus infections
 - urinary tract infections
 - strains and sprains
 - cuts
 - removal of stitches
- The staff can also administer:
 - your annual physical exam
 - select vaccinations
 - lab tests
 - ongoing screenings for A1C, cholesterol, blood glucose and blood pressure
- The Mobile Health Center team will refer you to specialists and write prescriptions as needed. Any care you receive will be communicated to your Primary Care Provider (PCP).
- For schedules and locations, visit www.cabq.gov/mobilehealthcenter. Simply walk in or call to schedule an appointment: (505) 220-6562.



**\$0 copayment for covered employees,
spouses and dependent children.
Call (505) 220-6562 for an appointment.**

Tobacco Cessation programs.

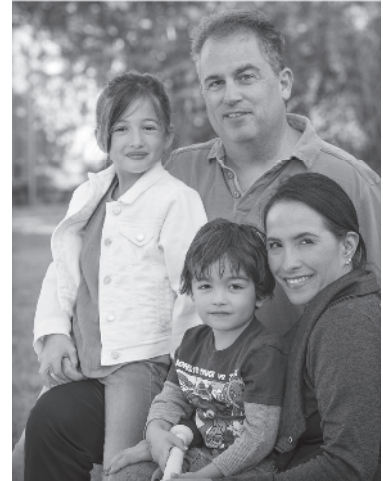
We offer our members two tobacco cessation programs: Quit for Life® and Clickotine®.

To enroll in Quit for Life®, just call **1-866-QUIT-4-LIFE (1-866-784-8454)**. When you join Quit for Life®, you will create a quitting plan that is designed to meet your individual needs. You will be taught the techniques and be provided the tools you need to be physically and emotionally ready to quit using tobacco for life. You will have access to an online learning and social support community, nicotine replacement therapy support and toll-free access to dedicated coaches who are always ready to provide you with extra support. **Presbyterian pays the full cost of Quit for Life®**; there is no charge to employees and their dependents. For more information, please visit **www.quitnow.net**.

Clickotine® is an innovative program that uses clinically-driven app technology to help you create and stick to a quit plan and overcome nicotine cravings. Based on clinical trials and data, Clickotine® has a high success rate and includes such features as: personalized messaging, real-time social support, replacement distractions, tracking of money saved, journaling and more! For more information on how to sign up, contact Customer Service at **(505) 923-7787** or **1-855-261-7737** after July 1.

Talkspace for behavioral health.

Talkspace delivers behavioral health coaching with licensed behavioral therapists via text, video or audio messaging. For more information on how to sign up, contact Customer Service at **(505) 923-7787** or **1-855-261-7737** after July 1.



Clickotine®
and **Talkspace**
will be available
after **July 1.**



Keep your story moving with a new fitness membership.

As a Presbyterian Health Plan member, you and your enrolled dependents (ages 18 and up) now have **free access** to more than 8,500 national, regional, and local fitness, recreation, and community centers.* These facilities include all Defined Fitness locations in Albuquerque, Rio Rancho, and Farmington, as well as the nationwide Prime Fitness network.



Defined Fitness is one of New Mexico's premier health clubs, offering a wide variety of group exercise classes, supervised child care and state-of-the-art strength training and cardiovascular equipment. All locations feature an aquatic complex with an indoor pool, hot tub, dry sauna, and steam room.



The Prime Fitness network provides group exercise classes and amenities such as pools, sport courts, tracks and more. You can visit participating locations nationwide as often as you like, including select YMCAs, Snap Fitness, Curves®, and more. When you use Prime Fitness, your fitness travels with you.

Visit defined.com or primemember.com for a list of participating locations. After your enrollment with Presbyterian, you'll receive detailed instructions on how to get started.

It's never been easier to keep your story moving.

PRESBYTERIAN Health Plan, Inc.

**This benefit applies to all Commercial Individual and Small Group members. Some fees may apply. Large employer groups (51 or more employees) have the option to purchase this benefit for their employees for a minimal additional fee.*

MPC121301
REV 0316



Sports & Wellness is where Albuquerque has gone to find fun, friends and fitness for more than 25 years. Enjoy a special Presbyterian Health Plan member rate and experience five-star service and first-rate amenities at five New Mexico locations and other clubs across the country. Visit sportsandwellness.com

Presbyterian Gym Membership Benefit for July 1, 2018 - June 30, 2019

- ***New employees*** must enroll in Presbyterian Health Plan with Gym Membership within 31 days of employment. Enrolled dependents 18 and over receive the gym benefit when employees enroll.
- ***Current employees who already have the Presbyterian Gym Benefit*** will remain enrolled unless they make changes in Employee Self Service by June 8, 2018.
- ***Current employees who wish to add the Gym Benefit*** must select the Presbyterian Health Plan with Gym Membership through Employee Self Service by June 8, 2018. Enrolled dependents 18 and over receive the gym benefit when employees enroll.
- IRS considers gym memberships as a taxable benefit. Income tax deductions occur with each pay check.

41 Participating Gyms in the ABQ Metro Area & Santa Fe as of March, 2018	
Ab's Exclusive Fitness (Santa Fe)	Life 180 Biorhythm Center, Inc. (Belen)
Amplify Strength and Conditioning (ABQ)	Main Street Muscle & Fitness Center (Los Lunas)
Anytime Fitness (ABQ, Rio Rancho, Santa Fe)	New Heart (ABQ)
B-Firm Toning Gym (ABQ)	New Mexico Sports & Fitness Center (Santa Fe)
Belen Community Center	Paradigm Physical Therapy (Los Lunas)
Body in Rhythm (Belen)	Planet Fitness (Basic Membership - ABQ, Los Lunas, Rio Rancho, Santa Fe)
BodyShock Fitness Studio (Los Lunas)	Powerflex Gym (ABQ)
Center for Ageless Living – Health & Wellness Program (Los Lunas)	Simms Fitness (ABQ)
Christus St. Vincent Health & Fitness Center (Cardiac & Pulmonary Rehab Gym (Santa Fe)	Life 180 Biorhythm Center, Inc. (Belen)
Amplify Strength and Conditioning (ABQ)	Roots Fitness (Rio Rancho)
Country Strong Fitness (Moriarty)	Route 66 Health and Fitness (Moriarty)
CrossFit Petroglyph (ABQ)	Sports & Wellness (ABQ) – <i>extra cost</i>
Curves (ABQ, Bernalillo)	The HIT FIT Club (ABQ)
Defined Fitness (ABQ, Rio Rancho)	The Open Gym (ABQ)
Elite Muscle (Belen)	The Sports Clubs (Rio Rancho)
Elite Physique Gym (Rio Rancho)	UFC Gym (ABQ, Rio Rancho)
E-Town Fitness (Estancia)	Westside Fit Body Bootcamp (ABQ, Rio Rancho)
Extreme Fitness (Belen)	XPAC Fitness Center (ABQ)
Family Fitness (Edgewood)	YMCA (ABQ)
Fitness Plus for Women (Santa Fe)	Z-FIT of New Mexico (ABQ)
Hardkor Fitness (Belen)	

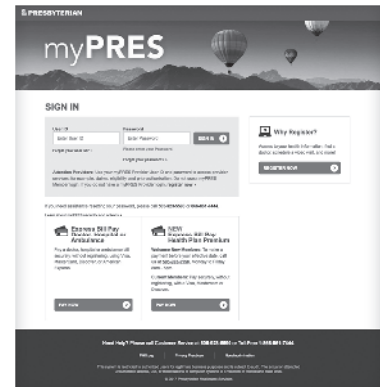
Personalized Service



Get the information you want when you need it.

Presbyterian's web-based services offer fast and convenient service any day of the year.

- Look up **benefit information** securely, view claims status, and track deductibles.
- Complete a **Video Visit**.
- Schedule an online **Urgent Care appointment**.
- Access **Wellness at Work**, a web-based application offering personal health assessments, health education tools and more.
- Estimate out-of-pocket costs for common medical treatments and procedures with a **Treatment Cost Calculator**.
- Send messages to care teams, request appointments and view test results with **MyChart** (for Presbyterian Medical Group patients).
- View or request a replacement **member ID card**.



Presbyterian Customer Service Center: Dedicated to you.

Our friendly representatives are available Monday through Friday from 7 a.m. to 6 p.m., to answer your benefit questions and assist you in selecting a primary care provider (PCP). You can contact our Customer Service by calling **(505) 923-7787** (this number is also located on the back of your member ID card) or via email at **cabqinquiry@phs.org**. We also offer automated options on our customer service phone line to help you get the information you need quickly.



City of Albuquerque and Participating Entities

2018-2019 Annual Open Enrollment

The City of Albuquerque and Participating Entities Dental Plan, features the Delta Dental PPOSM Point of Service Network, a preferred provider network with over 2,027 Delta Dental PPOSM access points in New Mexico and 2,248 Delta Dental Premier access points. This dental plan offers one plan but with enhanced features when using a Delta Dental PPO provider.



Helpful Hints For Maximizing Your Benefits and your Health!

Dear Valued Member,

Visiting your dentist for regular check-ups is key to taking care of your oral health. Your dentist can spot oral-health problems, such as tooth decay, oral cancer, and other diseases, before they become bigger (and possibly more expensive) ones.

The City of Albuquerque's plan allows for two cleanings and two oral examinations per year at no cost to you when visiting a Delta Dental PPOSM provider. Refer to the Summary of Dental Plan Benefits for more information regarding your plan. People with specific at-risk health conditions may be eligible for additional cleanings or topical fluoride treatment. Please consult with your dentist about treatment and if you may qualify.

Consult with your dentist to determine an appropriate frequency and level of care to meet your individual needs. If you don't have a dentist, visit www.deltadentalnm.com to access a contracted provider near you.

Getting answers to your benefit and claims questions is just a click or phone call away.

Go online at: www.deltadentalnm.com



Interactive Voice Response (IVR)

Delta Dental's IVR system is available
24/7

(505) 855-7111 or
(877) 395-9420 (toll-free)

Below are some of the features
available:

- Verify benefits and eligibility
- Get an ID card
- Request participating provider directories (fax, voice, or email)
- Check claim status
- Request fax copies of benefits, eligibility, explanation of benefits, and pre-treatment estimates

Customer Service



Phone (M-F, 8am-4:30pm):
(505) 855-7111 or
(877) 395-9420 (toll-free)

Email:
customerservice
@deltadentalnm.com

In-Person (M-F, 8am-4:30pm):
2500 Louisiana Blvd. N.E. Suite 600
Albuquerque, NM 87110

2018-2019 Annual Open Enrollment

Quick Bites

Pre-Treatment Estimates, Be in the Know

Are you anticipating a potential costly procedure such as a crown or root canal? Did you know that you have an option to have a pre-treatment estimate prior to scheduling that service so that you can plan both financially and get the most out of your plan?

This is an advance estimate of the benefits payable before dental services are received. You should know your out-of-pocket costs before simply saying "go ahead" with the procedure (s).

How much of your benefit maximum is left in the year? Have you met your deductible? Is it truly a covered procedure? These are questions that can be answered before you get that potential surprise bill! This is not required or an additional expense to your services. If not an emergency, why not put yourself at some ease by knowing your expenses?

Talk with your dentist and ask him/her to submit a pre-treatment estimate. Delta Dental will respond in writing not only to your provider but **also to you** as the member. Be a wise consumer and avoid potential additional expenses.

Two Networks Means More Choice

The City of Albuquerque employee dental plan continues to offer one plan design featuring two provider networks (both "in-network"):

Delta Dental PPOSM

Delta Dental PPO dentists have agreed to the deepest discounts. Selecting a dentist that participates in this network will result in a higher level of benefits and the lowest out-of-pocket cost. For example, Diagnostic and Preventive Services are covered at 100% when selecting a Delta Dental PPO dentist.

The dollar amount resulting from the patient co-insurance percentage will be less when one of these dentists is selected.

Delta Dental Premier[®]

The Delta Dental Premier network provides enrollees with the most extensive access to providers. Because the Delta Dental PPO network does not include specialty dentists in every category, and because some enrollees already have established relationships with their dentists, Delta Dental Premier dentists may also be selected for any service. However, Diagnostic and Preventive Services are covered at 80% vs. 100% if a PPO Provider.

Refer to the example below for an idea of the cost associated with each network.

\$\$ Savings Illustration \$\$

	Delta Dental PPO Provider	Delta Dental Premier Provider
Dentist Submitted Charge	\$1,177	\$1,177
Delta Dental Maximum Approved Fee (network-specific)	\$810	\$1,026
You Pay (Co-insurance for Basic Service)	50% of \$810 \$405	50% of \$1,026 \$513

Example assumes a single procedure for a Crown-Full Cast High Noble Metal (CDT Code 2790) when selecting a New Mexico general dentist. Submitted costs and Maximum Approved Fees vary by dentist, location, provider network, and date of service. Amounts shown are illustrative only.

Remember: The highest level of benefits, lowest out-of-pocket cost, and important member protections apply when services are received in-network. For a listing of participating providers, visit our website, www.deltadentalnm.com



Customer Service




M-F 505) 855-7111 or
(877) 395-9420 (Toll-Free)
customerservice@deltadentalnm.com

Dental Benefits At-A-Glance

This is a highlight of the benefits only.
Refer to your member certificate or group
subscriber agreement for specific details,
including limitations and exclusions.



	In-Network	
	Delta Dental PPO	Delta Dental Premier
Annual Benefit Maximum (per plan year)  Preventive Care Security (PCS) included. Benefits paid for Diagnostic and Preventive Services <i>never</i> reduce the Annual Benefit Maximum	\$1,500 per person	
Annual Deductible	\$50 per person, \$150 family (per plan year)	
Lifetime Orthodontic Benefit Maximum	\$1,200 per person	
Diagnostic and Preventive Services ¹		
Examples of Diagnostic and Preventive Services include: Cleanings, Exams, Radiographic images, Topical fluoride, Sealants, Emergency treatment for the relief of pain	Plan pays 100% no deductible applies	Plan pays 80% no deductible applies
Basic Services		
Examples of Basic Services include: Fillings, Stainless steel crowns, Root canals, Periodontics, Oral surgery, Prescription medications for dental related conditions	Plan pays 85% subject to deductible	Plan pays 85% subject to deductible
Major Services		
Examples of Major Services include: Specified implant services, Crowns, Partial or complete dentures, Bridges	Plan pays 50% subject to deductible	Plan pays 50% subject to deductible
Orthodontic Services		
Diagnostic, active and retention treatment for adults and children	Plan pays 50%	Plan pays 50%

The benefit levels shown are subject to the applicable Delta Dental Maximum Approved Fees, which are less for Delta Dental PPO dentists than Delta Dental Premier dentists. Because the cost of dental care is less when treatment is received from a Delta Dental PPO dentist, receiving services from these dentists, whenever possible, will result in lower out-of-pocket costs.

Out-of-pocket costs may be significantly higher if services are received from a dentist who does not participate in one of Delta Dental's provider networks. Maximum Approved Fees are greatly reduced for out-of-network services, and non-participating dentists may balance patients up to the full amount of their submitted charges.

Enrolled persons are entitled to a PRE-TREATMENT ESTIMATE OF BENEFITS anytime more costly procedures are anticipated. When requested by a dental provider, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-treatment estimate is strongly recommended and there is no charge for this service.

1. People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or topical fluoride treatment. The patient should talk with his or her dentist about treatment.

Your Vision Benefits Summary



Get access to the best in eye care and eyewear with City of Albuquerque and Participating Entities and VSP® Vision Care.

Using your VSP benefit is easy.

- **Create an account at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eye doctor who's right for you.** The decision is yours to make—choose a VSP network doctor, a participating retail chain, or any out-of-network provider. Visit vsp.com or call **800.877.7195**.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

Laser Vision Care

As a VSP member, you get a discount for laser surgery, which could add up to hundreds of dollars in savings. Maintaining eye health is important; continue to see your VSP doctor, even after you get laser surgery. Your doctor will look for changes in your eye and overall health year after year. Visit vsp.com to find a VSP Laser VisionCare doctor and see if laser surgery is right for you.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like bebe®, CALVIN KLEIN, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more.¹ Visit vsp.com to find a Premier Program location that carries these brands. Plus, save up to 40% on popular lens enhancements.² Prefer to shop online? Check out all of the brands at eyeconic.com®, VSP's preferred online eyewear store.

Plan Information

VSP Coverage Effective Date: 07/01/2018

VSP Provider Network: VSP Choice

City of Albuquerque and Participating Entities and VSP provide you with an affordable eyecare plan.

Visit vsp.com or call **800.877.7195** for more details on your vision coverage and exclusive savings and promotions for VSP members.

¹ Brands/Promotion subject to change.

² Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details.

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All rights reserved. VSP, VSP Vision care for life, and WellVision Exam are registered trademarks, and "Life is better in focus." is a trademark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other company names and brands are trademarks or registered trademarks of their respective owners.

Benefit	Description	Copay
Your Coverage with a VSP Provider		
WellVision Exam	<ul style="list-style-type: none">• Focuses on your eyes and overall wellness• Every plan year*	\$10
Prescription Glasses		
Frame	<ul style="list-style-type: none">• \$140 allowance for a wide selection of frames• \$160 allowance for featured frame brands• 20% savings on the amount over your allowance• \$75 Costco® and Walmart® frame allowance• Every other plan year	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none">• Single vision, lined bifocal, and lined trifocal lenses• Polycarbonate lenses for dependent children• Every plan year	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Premium progressive lenses• Custom progressive lenses• Average savings of 20-25% on other lens enhancements• Every plan year	\$0 \$95 - \$105 \$150 - \$175
Contacts (instead of glasses)	<ul style="list-style-type: none">• \$130 allowance for contacts; copay does not apply• Contact lens exam (fitting and evaluation)• Every plan year	Up to \$60
Diabetic Eyecare Plus Program	<ul style="list-style-type: none">• Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.• As needed	\$20
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none">• Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.	
	Retinal Screening <ul style="list-style-type: none">• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam	
	Laser Vision Correction <ul style="list-style-type: none">• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	
Your Coverage with Out-of-Network Providers		
Get the most out of your benefits and greater savings with a VSP network doctor. Your coverage with out-of-network providers will be less or you'll receive a lower level of benefits. Visit vsp.com for plan details.		
Exam	up to \$45	Lined Trifocal Lenses up to \$65
Frame	up to \$70	Progressive Lenses up to \$50
Single Vision Lenses	up to \$30	Contacts up to \$100
Lined Bifocal Lenses	up to \$50	
*Plan year begins in July		
Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.		

Life and Accidental Death and Dismemberment Insurance



Benefit Highlights

City of Albuquerque and Participating Entities

Employee Basic Life and AD&D	Your Employer provides, at no cost to you, Basic Life and AD&D Insurance in an amount equal to 1.4 times your base annual salary, rounded to the next higher \$1,000 to a maximum of \$50,000. Life Insurance pays your beneficiary a benefit if you die while you are covered.												
Employee Voluntary Life and AD&D	<p>You can purchase Voluntary Life and AD&D Insurance in increments of \$10,000 to the Guaranteed Issue Amount of \$250,000. The maximum amount cannot exceed the lesser of 7 times your base annual salary or \$500,000.</p> <p>If you purchase any amount of Voluntary Life Insurance, you will be automatically enrolled in \$20,000 of Voluntary AD&D Insurance.</p> <p>Base Annual Salary is as defined in The Hartford's contract with your employer.</p>												
Spouse Voluntary Life and AD&D Child(ren) Voluntary Life	<p>Spouse Coverage: If you enroll in Employee Voluntary Life, you may choose to purchase Spouse/Domestic Partner Voluntary Life and AD&D Insurance in increments of \$10,000 up to 100% of the amount of coverage you have selected for yourself to a maximum of \$500,000. The guarantee issue amount is dependent upon the employee coverage amount.</p> <table> <tr> <th><i>Coverage Amount</i></th><th><i>Guaranteed Amount</i></th></tr> <tr> <td>\$50,000 to \$90,000</td><td>\$10,000</td></tr> <tr> <td>\$100,000 to \$140,000</td><td>\$20,000</td></tr> <tr> <td>\$150,000 to \$190,000</td><td>\$30,000</td></tr> <tr> <td>\$200,000 to \$240,000</td><td>\$40,000</td></tr> <tr> <td>\$250,000 to \$500,000</td><td>\$50,000</td></tr> </table> <p>Child(ren) Coverage: If you enroll in Employee Voluntary Life, you may choose to purchase Child(ren) Voluntary Life coverage in increments of \$2,500 to a maximum of \$10,000 per child. No medical information is required. Children are covered from live birth to age 26. Children from live birth to age 6 months are limited to a reduced benefit of \$500. Children age 26 or older may be covered if they were disabled prior to attaining age 26.</p>	<i>Coverage Amount</i>	<i>Guaranteed Amount</i>	\$50,000 to \$90,000	\$10,000	\$100,000 to \$140,000	\$20,000	\$150,000 to \$190,000	\$30,000	\$200,000 to \$240,000	\$40,000	\$250,000 to \$500,000	\$50,000
<i>Coverage Amount</i>	<i>Guaranteed Amount</i>												
\$50,000 to \$90,000	\$10,000												
\$100,000 to \$140,000	\$20,000												
\$150,000 to \$190,000	\$30,000												
\$200,000 to \$240,000	\$40,000												
\$250,000 to \$500,000	\$50,000												
Eligibility	All Active Full Time and Part Time regular Employees and Elected Officials of the City of Albuquerque or Participating Entities who work at least 20 hours per week on a regularly scheduled basis.												
Enrollment	<p>Basic: As an eligible Employee, you are automatically covered by Basic Life and AD&D Insurance, you do not have to enroll.</p> <p>Voluntary: You may enroll in Voluntary Life and AD&D Insurance when first eligible as a new hire, during Annual Enrollment, and upon the occurrence of a Qualifying Event.</p>												

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Am I guaranteed coverage?	Voluntary: For New Hires: You must provide evidence of insurability and be approved by The Hartford to receive coverage above the guaranteed issue amount of \$250,000. If you are already participating in this coverage, you may increase your current coverage by \$10,000 to a maximum of \$250,000 without providing evidence of good health during open enrollment. Additional coverage amounts will require evidence of insurability that is satisfactory to The Hartford before excess can become effective. If you are electing coverage for the first time during Annual Enrollment, any amount of coverage you select will require evidence of insurability. You may need to complete a <i>Personal Health Application</i> . These are available from The Hartford.
Can I keep my life coverage if I leave my employer?	Yes, subject to the contract, you have the option of: Conversion or Portability. You must apply and pay the premium within 31 days of the termination of your Life Insurance. Evidence of Insurability will not be required.
Voluntary Life Benefit Reductions	We will reduce the Life Insurance Benefit and Principal Sum for You and Your Spouse by 50% on the date You attain age 70. The reduced amount of coverage will be rounded to the next higher multiple of \$500, if not already a multiple of \$500. An appropriate adjustment in premium will be made.
What is the living benefits option?	If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.
Do I still pay premiums if I become disabled?	Yes, however if you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived. The premium for dependents would also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents ends if the policy terminates.
Exclusions and Limitations	Coverage may be reduced when you reach certain ages. Death by suicide within two years. AD&D insurance does not cover losses caused or contributed by: sickness, disease, infection, intentional self-inflicted injury, suicide, or suicide attempt, war or act of war, injury sustained while in the armed forces, taking prescription or illegal drugs unless prescribed by a licensed physician, injury sustained while committing or attempting to commit a felony, the injured person's intoxication. Other exclusions may apply depending upon your coverage. Please see your certificate of insurance for details, available at www.cabq.gov/humanresources/employeebenefits/insurance-benefits

This benefit highlights sheet is an overview of the Life and Accidental Death and Dismemberment Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.



Voluntary Short Term and Long Term Disability Insurance

Benefit Highlights

City of Albuquerque and Participating Entities

What is Voluntary Disability Insurance?	Voluntary Disability Insurance pays you a portion of your Salary if you miss time at work because of a disabling illness or injury.
What is disability?	<p>Short Term Disability: Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% of your pre-disability Weekly Earnings.</p> <p>Long Term Disability: Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less than your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than your pre-disability earnings.</p>
Eligibility	You are eligible if you are an active full time employee of the City of Albuquerque or a Participating Entity who works at least 20 hours per week on a regularly scheduled basis.
How much coverage would I have?	<p>Short Term Disability: You may purchase coverage that would pay you a benefit of 60% of your weekly salary. The maximum benefit you could receive is \$1,155 per week.</p> <p>Long Term Disability: You may purchase coverage that pays you a benefit of 60% of your salary to a maximum monthly benefit of \$5,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.</p> <p>Salary is defined as in The Hartford's contract with your employer.</p>
When can I enroll?	You may purchase Voluntary Short Term Disability and Voluntary Long Term Disability Insurance when first eligible as a new hire and during Annual Enrollment.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	<p>Short Term Disability: Once you are approved for coverage, you will be eligible to collect your voluntary short term disability insurance benefit starting on the 30th day after your accident or sickness.</p> <p>Long Term Disability: You must be disabled for at least 180 days before you can receive a Voluntary Long Term Disability Insurance benefit payment.</p>

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Are there other limitations to enrollment?	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you enroll during this enrollment period, you will be required to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective. If you are currently enrolled, evidence of insurability is not required to maintain your current coverage.</p>
Can the duration or amount of my benefit be reduced?	<p>Your benefit duration may be reduced once you reach certain ages as specified in the contract with your employer. In addition, as described below within the Important Details, your Short-Term Disability and Long-Term Disability benefits may be reduced by other income you receive. Other Income examples that reduce your benefit: Social Security Disability Insurance, Workers Compensation, Unemployment Benefits, Settlements or judgments for income loss, Retirement benefits such as a pension plan.</p>
How long will my disability payments continue?	<p>Short Term Disability: Your benefit could continue for up to 22 weeks, so long as you remain disabled.</p> <p>Long Term Disability: For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (As stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.</p>
Exclusions and Limitations	<p>You cannot receive benefit payments for disabilities that are caused or contributed to by: war or act of war, the commission of or attempt to commit a felony, intentional self-inflicted injury, Any case where your being engaged in an illegal occupation was a contributing cause to your disability. You must be under the regular care of a physician to receive benefits.</p> <p>Mental Illness, Alcoholism, and Substance Abuse: You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime. Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.</p> <p>Pre-existing Conditions: your insurance limits the benefits you can receive for pre-existing conditions.</p>

This benefit highlights sheet is an overview of the Voluntary Short Term and Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.

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Additional Services



Benefit Highlights

City of Albuquerque and Participating Entities

Does my life insurance coverage include any additional services?

Your life coverage comes with value added services that help with challenges that come before and after a claim.

- **Funeral Planning and Concierge Services**¹ provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

For more information on Funeral Planning and Concierge Services

Call 1-866-854-5429

Or visit www.everestfuneral.com/hartford Use Code: **HFEVLC**

- **EstateGuidance**^{®2} **Will Services** helps you protect your family's future by creating a will online—backed by online support from licensed attorneys. Your will is customized and legally binding.

For more information on EstateGuidance[®] Will Services

Visit www.estateguidance.com/wills Use Code: **WILLHLF**

- **Beneficiary Assist**^{®2} **Counseling Services** offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

For more information on Beneficiary Assist[®] Counseling Services

Call 1-800-411-7239

- **Travel Assistance Services with ID Theft Protection and Assistance**³ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

For more information on Travel Assistance Services or ID Theft Services

Call 1-800-243-6108

Collect from other locations: 202-828-5885

Fax: 202-331-1528

Or email idtheft@europassistance-usa.com

Travel Assistance Identification Number: **GLD-09012**

You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.

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City of Albuquerque and Participating Entities Value Add BHS

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Creation Date: 3/31/2016

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Prepare today.
Help protect tomorrow.

Important Details

¹ Funeral Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

² EstateGuidance® and Beneficiary Assist® services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

³ Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance is not affiliated with The Hartford and is not a provider of insurance services.

This benefit highlights sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the service provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.

Flexible Spending Accounts

You may choose to participate in one or both of the flexible spending accounts:

- Medical Reimbursement Account*
- Dependent Care Account

With the **Medical Reimbursement Account** you can save 15%-40% on your out-of-pocket expenses that are not covered by the medical, dental or vision plans. Simply calculate your estimated expenses for the year and have that amount set aside in a Medical Reimbursement Account. The money is taken from your check before taxes, so you don't pay most federal, state, Social Security and Medicare taxes on that amount. The Full amount of your election is available on the first day of the plan year.

Eligible medical expenses include:

- Ambulance; crutches; eye glasses; dental expenses
- Copays and deductibles
- Nursing Care; Physical Therapy
- Orthodontics
- Birth Control
- Smoking cessation programs, nicotine patches/gum
- Diabetic Supplies

For a reference of FSA eligible expenses go to www.basiconline.com.

Medical Reimbursement Account Limits:

- You may contribute a maximum of \$2,650 per eligible employee per year (the minimum you can elect annually is \$260). If you and your spouse are employed by the City, each can contribute \$2,650.

With the Medical Reimbursement Account, you can carryover up to \$500 (\$10 minimum) of your unused funds at the end of the plan year. The remaining funds will automatically carryover into the new plan year on October 15th as long as you remain an active eligible employee.

The **Dependent Care Account** allows you to set aside tax-free dollars for eligible day care expenses for your dependents. A Dependent Care Account is a great way to defer child care costs. Someone in a 15% tax bracket with the maximum \$5,000 election would save \$750 in one year using BASIC Flex. The Dependent Care Account is a pay-as-you-go account. You may only be reimbursed up to the amount you have contributed to the account.

Dependent Eligibility:

- You and/or your spouse must be employed or actively seeking employment or attending school full time.
- Dependent care expenses paid during a sick leave, holiday or vacation are not eligible.
- Child must be a dependent under 13 years of age and be in your custodial care more than 50% of the calendar year. If your child turns 13 during the plan year, expenses are no longer eligible for reimbursement.
- A spouse or dependent that is incapable of self-care and regularly spends at least eight hours per day in your home (i.e. an invalid parent).

Service Requirements:

- Provider cannot be a minor child or dependent for income tax purposes (i.e. an older child).
- Service provider must claim payments as income and comply with state regulations.
- Services must be for the physical care of the child, not for education, meals, etc.
- Overnight camps are not eligible.
- Expenses paid for Pre-K are eligible but kindergarten is not.

Dependent Care Account Limits:

- A single parent or married couple filing jointly can elect up to \$5,000 per family, while a married person filing separately can elect up to \$2,500 each year (the minimum you can elect annually is \$260).



LEARN MORE

You can find more information at:

<http://eweb.cabq.gov/>

www.basiconline.com

Tax Savings Calculator

www.basiconline.com/fsasavingscalculator

Use our calculator to estimate the size of your tax savings, annually or per pay check, when you participate in BASIC Flex.

This is an example of how you can save tax dollars with an FSA:

	With FSA	Without FSA
Annual Income	\$40,000	\$40,000
Estimated health care expense	\$2,500	\$0
Taxable Income	\$37,500	\$40,000
Estimated Federal Tax	\$5,625	\$6,000
Estimated Social Security Tax	\$2,869	\$3,060
Healthcare expenses	\$0.00	\$2,500
Net pay	\$29,006	\$28,440
Savings with FSA	\$506	N/A

You should check with a tax advisor to see what your savings might be if you participate in the Flexible Spending Account program.

Note that you are unable use certain tax credits if you use the FSA accounts.



If you sign up for the Flexible Spending Account, you will be issued a debit card. The debit card may be used to pay for eligible expenses. If you forget to use your debit card or if a vendor does not accept debit cards as a method of payment, you may pay for your expense out of pocket and submit a claim for reimbursement. BASIC will reimburse you via check or direct deposit (if you have signed up for direct deposit).

When in doubt ask BASIC.

IRS regulations govern the eligibility of items and claims. As a Flex Administrator, BASIC helps ensure that you and your employer stay within these regulations. If you have a question regarding a specific item or treatment, call a BASIC Customer Service Representative at 800-444-1922 ext 1.

Examples of **ineligible health care expenses** include cosmetic surgery, marriage counseling, and prepayment of services.

Examples of **ineligible dependent care expenses** include transportation expenses, convalescent or nursing home expenses and overnight camp expenses.



Parking and Transit Plan

You can also save money on your parking and transit costs (up to 40%) by joining the Parking and Transit Plan administered by BASIC. You can pay for your work-related parking and mass transit costs with tax-free dollars.

The City pays the cost for you to participate in this plan.

Plan Limits:

- **Parking:** \$260 per month
- **Transit:** \$260 per month (**Transit fare can only be paid using the debit card**)

Parking & Transit elections are on a month to month basis. You may change your monthly election based on your needs.

Any unused funds continue to roll over month-to-month as long as you are an active employee. As such, you should monitor your balance closely. If you have accumulated a balance due to reduced cost for parking and transit you will need to adjust your contribution amounts to spend down this balance. Balances remaining after termination of coverage or employment are forfeited.

Enrolling

For Parking at Non-City Lots & Transit:

Log onto the PeopleSoft Employee Self Service

Eligible Expenses:

Parking - Expenses for parking at non-city owned lots on or near City of Albuquerque premises.

To receive reimbursement for non-city lot parking, claims must be submitted to BASIC within six months of incurring the expense. Reimbursements will be made via direct deposit.

Any dollars contributed for non-city lot parking are not transferable to the city lot parking plan in the event you become eligible to park in a city owned lot. Any remaining dollars will be forfeited.

Transit - Transit expenses can only be paid using the Debit Card. **Manual claim reimbursement via check or direct deposit is no longer permitted.** Before enrolling in the Transit plan, make certain that your Transit Terminal is an approved Transit Authority by the IRS. The approved list of Transit Authorities is available at www.basiconline.com.

Parking and transit expenses resulting from travel to or from meetings, visits to other City departments or other locations are **ineligible** for reimbursement.

For Parking at City-Owned Lots:

Contact the Parking Division of the Municipal Development Department at 924-3950. By enrolling via the Parking Division, your monthly salary reduction will automatically be applied to your payment due for parking.



**For Questions:
800.444.1922 ext 1**

City Sponsored Benefit

FISCAL YEAR 2019

- City pays administrative fees
 - No employee cost to join
- Medical Reimbursement Limit
 - Up to \$2,650
- Dependent Care Limit
 - Up to \$5,000

**24/7 ACCESS TO
ACCOUNT BALANCES**

- Online Access
- Free Mobile App

ADVANTAGES

- Save Payroll Taxes
 - 15%-40% savings on:
 - ♦ Out-of-pocket medical, dental and vision
 - ♦ Day care expenses

**SPEEDY
TURNAROUND
ON CLAIMS**

- Direct Deposit Available
- Claims processed Daily

You must enroll each year if you want to continue participating in the Flexible Spending Account program.

***Employees or employees spouses who are contributing or receiving contributions into an HSA, are not permitted to participate in the Medical Reimbursement Account. Employees may still sign up for the Dependent Care Account.**



City of Albuquerque employees can take advantage of special program savings and payroll deduction

AUTO AND HOME INSURANCE PROGRAM

You could get the coverage that helps fit your needs for your auto, home and personal possessions, and exclusive savings not available to the general public from Travelers. With over 160 years of experience along with high ratings from the industry's leading rating companies, you can trust Travelers for peace of mind protection.

Travelers Program features

- Special savings on auto, home and renters insurance
- Convenient payroll deduction
- Money-saving discounts
- Valuable coverage options
- Year-round application
- 24/7 claim reporting
- Portable policies

Licensed insurance representatives at Travelers can help you find the coverage you need and help you determine your savings. You can request a quote or switch at any time, even if your current policy isn't expiring soon.

Call Travelers: 888.695.4640

Visit: travelers.com/cabq

Auto insurance

Travelers – the company that wrote the first automobile policy in 1897 – offers special program savings and multiple money-saving discounts and advantages that could save you money on your auto insurance. Below are basic descriptions of just some of the coverages offered by Travelers.

Bodily injury liability – Generally pays for injuries to others if you are responsible for an accident.

Property damage liability – Can pay for damages to other people's property if you are responsible for an accident.

Medical payments – Can pay for medical expenses for injuries you and your passengers sustain in an accident.

Uninsured/Underinsured motorists – Can cover bodily injury to you and your passengers when the person who caused the accident has insufficient coverage.

Collision – Pays for damages to your car when it hits or is hit by another car or object.

Comprehensive – Pays for damages to your car resulting from theft, fire, vandalism, hail, animal contact or other covered causes.

Additional optional coverages – You can add on coverage options and packages that can include accident and minor violation forgiveness, roadside assistance, new car replacement, and auto loan/lease gap coverage. Plus, Travelers offers higher deductible options that could lower your premium.

Home insurance

Travelers offers a wide selection of coverage options to help you protect the things you value most. Home insurance coverage typically includes:

Dwelling – Can cover damages to your home's physical structure.

Other structures – Can cover damage to other buildings or structures on your property, such as a detached garage or shed.

Personal property – Can cover your personal belongings, whether they're in your home or elsewhere.

Personal liability – Can protect you in the event someone is injured or another person's property is damaged and you are responsible.

Additional living expenses – Can provide reimbursement for temporary living expenses in case your house becomes uninhabitable due to a covered loss.

Additional protection

Travelers can provide additional peace of mind with the following protection:

- Condominium
- Renters
- Valuable items
- Boat and yacht
- Personal umbrella liability coverage
- Identity fraud expense reimbursement
- Wedding

Convenient payment options

Choose from multiple payment options, including:

- Automatic payroll deduction
- Electronic funds transfer from your checking or savings account
- Recurring credit card
- Phone
- Online
- Direct bill

Travelers Free Quote Service

Call 888.695.4640

Visit travelers.com/cabq



travelers.com/cabq

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas.

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Legal Insurance from ARAG®

Designed for City of Albuquerque



Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees, which average **\$323 per hour.**¹ ARAG offers top-performing legal insurance which features:



In-Office Services: Meet with an experienced attorney who can advise and represent you when you need someone on your side.



Telephone Advice: Talk to a knowledgeable professional over the phone when you need information and direction to address your legal matters.



Online Resources: The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues on your own.



Identity Theft Protection!

At ARAG, we constantly work to give members even more value for their money. That's why we've included identity theft protection.*

This service can track your credit activity or online identity and you're notified immediately of suspicious activity.

What Do I Get for My Money?

- ✓ You will receive in-office access to a nationwide network of more than **10,000 credentialed attorneys**.
- ✓ You can call a Network Attorney for **unlimited legal advice** to help prepare documents, letters or a Will.
- ✓ You can use **DIY Docs®** to help you create any of 300+ state-specific, legally valid documents online.

What Does it Cost?

UltimateAdvisor®

Individual: \$8.63 Biweekly

Two-Party: \$10.75 Biweekly

Family: \$11.03 Biweekly

¹Average attorney rates in the United States of \$323 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2014.

Get more coverage details >

Legal Insurance from ARAG®

Designed for City of Albuquerque



UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, Access Code 16742coa.

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt

- Bankruptcy
- Debt Collection
- Garnishments

Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

Small Claims Court

- Case Assistance

Family

- Adoption
- Divorce
- Domestic Violence
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate

- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

Taxes

- IRS Tax Audit
- IRS Tax Collection

Traffic without DUI

- Suspension/Revocation
- Restoration
- Traffic Tickets

Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

Top Plan Uses:

1

Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2

Estate Planning

Meet with an attorney to protect your life's work with a will, living will or the appropriate powers of attorney.

3

Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4

Family

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.

You'll also receive a minimum **25% reduced fee** on Network Attorney's fees for any other non-covered, non-excluded issues.

But wait, there's more!

When you select **UltimateAdvisor**, you'll also receive:

- Coverage for **Child Support, Child Custody and Alimony**
- Coverage for **Criminal Misdemeanor**
- **Financial Education and Counseling Services.**
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.



For more information call 800-247-4184 or visit ARAGLegalCenter.com, Access Code 16742coa.

Connect @ARAGLegal:



"I have used ARAG 3 times and recommended it to many of my colleagues. I didn't anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations."

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*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

Introducing TrueConnect



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SOMETIMES WE ALL NEED A LITTLE HELP

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*Repayments and non-repayments are reported to credit agencies

** Depending on qualifications

Supplemental Retirement Plans Your 457 Deferred Compensation Program

Deferred Compensation seeks to provide **"Extra"** money you need for a more enjoyable and comfortable retirement lifestyle.


What is Deferred Compensation?

- Voluntary, IRS-approved retirement savings plan
- Pre-Tax and Tax Deferred – build retirement savings for tomorrow and reduce today's taxes (income taxes are due in the year in which the money is withdrawn usually during retirement when you are in a lower tax bracket)
- Under Section 457 of the IRC, you may defer each year a maximum of 100% of your "gross compensation" or an annual dollar limit, whichever is less. The dollar limit for the calendar year is \$18,500
- Contributions are conveniently made through payroll deductions so your taxes are reduced each pay period
- Plans allow you to increase, decrease, stop and restart contributions as often as you wish, without fees or penalties

Benefits of Deferred Compensation

- Reduce current income taxes while investing for retirement
- Earnings accumulate tax-deferred
- Dollar cost average through convenient payroll deduction
- 50 or older or within 3 years of normal retirement age you are allowed to make additional "catch-up" contributions
- It's portable – if you change jobs you can consolidate your savings in another public sector employer's 457 plan, a qualified 401 plan, a tax sheltered 403b annuity plan, or traditional IRA
- If you retire or leave service early, there is no penalty for withdrawal
- Supplemental investments are helpful for those employees where no contribution is made to social security
- Deferred compensation accounts can be used to purchase withdrawn service, military service and air time with PERA
- Modify Deferred Compensation Contributions online through Employee Self Service (ESS)
- **An active employee may borrow up to 50% of the balance in their Deferred Compensation Account – talk with your representative for more information.**

Contact your Plan Representative for more information.



**"I wish somebody
had told me this
20 years ago."**

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Robert "Corey" Finch
505.250.6825
robert.finch@valic.com

VALIC®

Your Benefits Department offers these Deferred Compensation Providers continued:



Deferred compensation can supplement your pension and help you have a more comfortable retirement.

What is deferred compensation?

A deferred compensation plan is a supplemental retirement-savings program that offers a tax-advantaged way to invest for potentially more retirement income. Pre-tax contributions and any earnings are taxed as ordinary income when withdrawn.*

Why join a deferred compensation plan?

By investing through your employer's deferred comp plan, you may be able to fill a potential gap between what your pension provides and income you may need. Consider this: a 65-year-old couple retiring this year may need \$220,000 (in today's dollars) to cover medical expenses throughout retirement.¹

How do you put money in your account?

That's the easiest part! Your contributions are automatically deducted before taxes from your pay, contributed to your deferred comp plan account, and then invested as you direct.*

Deferred comp is designed for long-term investing. However, if you leave employment with your deferred comp plan sponsor, you can withdraw money without paying a 10% penalty. Consider that, if you're thinking about early retirement.

What about the risks of investing?

Investing involves market risk, including possible loss of principal. But you also face several other risks. While your Nationwide Retirement Specialist cannot offer investment, tax or legal advice, we'll help you put the various risks into perspective and explain strategies that may help you deal with them.

How do I get started in a deferred compensation plan?

Contact your Nationwide Retirement Specialist:

Clayton Puckett
505-362-8814
clayton.puckett@nationwide.com

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

**Note: If your employer's deferred compensation plan offers and you take advantage of a Roth option, your contributions are taken after taxes are applied, but withdrawals of contributions and their potential earnings would be tax-free (subject to certain conditions).*

Sources: ¹Source: Fidelity Benefits Consulting, 2014.

The Nationwide Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company. Trust programs and trust services are offered by Nationwide Trust Company, FSB, a division of Nationwide Bank. Nationwide Investment Services Corporation, member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220.

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PERA SmartSave
Deferred Compensation Plan 

Your Benefits Department offers these Deferred Compensation Providers continued:



ICMA-RC — A Smart Choice for Over 40 Years

Since 1972, our sole mission has been to help public sector employees like you build retirement security. We've served the Albuquerque metro area since 1993.

Ask us about:

- Personalized services that help you decide how much to save, how to invest, and when you can retire
- Convenient paycheck contributions to your 457 plan and an IRA
- Financial plans for step-by-step guidance



How can we help you?

Your ICMA-RC representatives:



Geoffrey Hathhorn
Retirement Plans Specialist
202-604-5608
ghathhorn@icmarc.org

Dennis Dixel
Retirement Plans Specialist
505 899-5011
ddixel@icmarc.org



Get online tips and tools — www.icmarc.org/realize

Contacts and Resources

Employer

Offices	Contact Numbers
City of Albuquerque Insurance and Benefits Office 400 Marquette NW, Room 702 PO Box 1293 Albuquerque, NM 87103	(505) 768-3758 phone (505) 768-3760 fax Employee-benefits@cabq.gov
Public Employees Retirement Association (PERA) Albuquerque Office – 2500 Louisiana Blvd NE, Suite 420 www.pera.state.nm.us	(505) 383-6550 phone (505) 383-6550 Albuquerque (800) 342-3422 toll free
New Mexico Retiree Health Care Authority Albuquerque Office – 4308 Carlisle Blvd, NE, Suite 104 www.nmrhca.state.nm.us	(505) 222-6400 phone (800) 233-2576 toll free (505) 884-8611 fax

Benefit Vendors

Product	Company Name	Group Number	Contact Information
Medical Mobile Health Center Customer Service email	Presbyterian Health Plan	GR001365-H001	505-923-7787 855-261-7737 www.phs.org/cabq 505-220-6562 cabqinquiry@phs.org
Dental	Delta Dental of New Mexico	2517	505-855-7111 877-395-9420 www.deltadentalnm.com
Vision	VSP	30039275	800-877-7195 www.vsp.com
Life (Term) City paid Life (Term) Employee Paid	The Hartford	402612	800-523-2233 Customer Service 866-854-5429 Funeral Planning 888-755-1503 Claims www.hartford.com/employee benefits
Short Term Disability	The Hartford	402612	800-523-2233 Customer Service 866-945-7801 Claims www.thehartfordatwork.com
Long Term Disability	The Hartford	402612	800-523-2233 Customer Service 800-289-9140 Claims www.thehartfordatwork.com
Flexible Spending Accounts (Medical, Dependent Care, Parking/Transit)	Basic Western USA		800-444-1922 ext. 229 - FSA ext. 243 – Parking/Transit www.basiconline.com
Auto & Home	Travelers		888-695-4640 www.travelers.com/cabq

Contacts and Resources

Product	Company Name	Group Number	Contact Information
Legal	ARAG		800-247-4184 http://ARAGLegalCenter.com
Loan Program	TrueConnect		1-866-827-3250 Customer Service
Deferred Compensation IRC 457	ICMA-RC	300476	800-669-7400 Customer Service 505-842-8610 Geoffrey Hathhorn 505-899-5011 Dennis Dixel www.icmarc.org
Deferred Compensation IRC 457	Nationwide	007844	505-362-8814 Clayton Puckett 866-827-6639 ext. 44418 Voice Mail www.newmexico457dc.com
Deferred Compensation IRC 457	VALIC	56737	Robert "Corey" Finch (505) 250-6825 1-800-448-2542 Customer Care www.valic.com



Timothy M. Keller, Mayor

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